

# Lost in Transition

*On dealing with unexpected problems, these boomers have lost faith in the goals that motivated them. They are struggling to create a new framework that will provide security and satisfaction.*

Everyone encounters unexpected challenges and setbacks at some point in their lives, and most people find ways to respond to their challenges and overcome setbacks. But for some boomers, the cumulative impact of life problems has irreversibly shaken their self-confidence and blurred their visions of desirable, achievable futures. Poor health often contributes to their problems, and health issues frequently trigger financial problems that compound existing challenges. And as personal relationships they may have counted on to sustain them through difficult times get frayed or lost, they're left more isolated and insecure, although a caring mate or other supportive friends or family can provide a lifeline to help them get through tough times.

## The basic conflict:

### Recovery vs. achievement

These boomers have lost the thread of the narratives they created—or were given—to make sense of and give direction to their lives. As a result of unexpected disruptions, they have come to the end of programs they had been following, but have not been able to create new programs. The ordinary aspirations that society offers—a decent job, a stable marriage, or enough savings to retire comfortably—don't fit or seem obtainable to them. And not having a steady job or a stable marriage may deprive them of the roles that they had counted on to give meaning to their lives, as well as practical benefits such as health insurance and the ability to save. They are lost in transition, but still actively seek narratives that will work for them and provide satisfaction and security. They remain stuck somewhere between the old, enacted narratives and the visions of new directions they desperately wish to take.

## Lifestage:

### Feeling the pressure of time

Being lost in transition during adolescence is seen as a normal part of “growing up” (think of Dustin Hoffman in *The Graduate*). But to be lost later in life is more perilous and less socially acceptable. There exists a general understanding that getting a new job becomes increasingly difficult with age. It also becomes harder to save enough for an ideal retirement as time passes. At some point, acknowledging that persistent health problems are not going to be cured becomes unavoidable. And if one's life seems to be marked by a series of failures and setbacks, it's not easy to maintain a sense of purpose or optimistic outlook toward the future. Boomers who are lost in transition feel like they're running out of time and instead of looking forward to enjoying their later years. They've been sucked into a cycle of forced adaptation driven by the circumstances of the present. Their focus is not on the future, but on immediacy—on what can help them now.

## Expectations:

### Help wanted

After coping with a succession of problems, many of these boomers are ready to reach out to others for help because they've given up on drawing strength from within. For most, family, which sometimes includes a new partner, provides a vital source of support. When conventional solutions fail, they are willing to explore more unconventional options like alternative health providers or religions broadcasting messages of hope. For others, their communities present an unexpected resource that supports them through times of hardship.

Government, by contrast, seems distant, but struggling boomers count on government entitlements to provide at least a modicum of support in their later years. Still, to the extent that these boomers think about their future, they worry that they are “on a precipice” without much hope of improving their situation.

But even as they reach out for help, they have seen enough relationships and sources of support come and go that they know the best defense against the unexpected is becoming self-reliant.



# Action Ecology:

## Lost in Transition

The Action Ecology illustrates the complexity with which boomers anticipate, plan for, and deal with changes in their lives. The inner portion of the ecology highlights resources, sorted into four categories: people, information, institutions, and capitals. The outer ring, organized around our seven dimensions of decision making, describe practices and strategies through which boomers put their resources into action. Finally, there are the “decisions in suspension,” questions that these boomers don’t have answers to just yet.

### DECISIONS IN SUSPENSION:

- How to find a new job?
- How to accept the identity of retirement?
- Whether to look for a new life partner?
- When to give up dreams of owning a house?

## Global Transparency

One step at a time

### FOCUSING ON THE LOCAL

- Walking to services to regain mobility
- Fostering relationships through community-oriented businesses
- Aging in place to build stability

## Wealth Generation

Optimizing options and assets

### MITIGATING RISK

- Reducing expenses
- Purchasing insurance, individually if necessary
- Managing debt
- Going on disability

### CULTIVATING FAITH

- Maximizing the present moment
- Avoiding thinking too far ahead



### PEOPLE

Parents and siblings  
New partners  
Close friends  
Supportive neighbors



### INFORMATION

Medical professionals  
Alternative healers  
Religious advisors  
Self-help books, films, and gurus

## Resources



### CAPITALS

Government benefits  
Health and disability insurance  
Social skills  
Debt management



### INSTITUTIONS

Religious organizations  
Local support groups  
Adult education centers

## Extended Capacity

Survival strategies

### ADAPTING THE SELF

- Thinking positively
- Finding survival strategies
- Losing weight
- Seeking sources of enjoyment
- Learning acceptance

### CHANGING THE SURROUNDINGS

- Re-making one’s home
- Downsizing homes and material needs
- Sharing space with others

## Resequencing Life Stages

Perpetual adaptation

### ENACTING THE NARRATIVE

- Adjusting to early retirement
- Going back to school
- Re-partnering
- Re-learning dependence

### AUTHORING ONE’S PATH

- Re-framing parenthood
- Being here and now
- Finding new ways to contribute

## Self-Help 2.0

Looking after one’s self

### BUILDING THE SMART CONSUMER

- Understanding options
- Conscious consumption
- Making do with less

### BECOMING A CONNECTED CITIZEN

- Qualifying for benefits
- New forms of social participation
- Exercising patient rights

## Re-Institutioning

Striving toward a “normal life”

### REPURPOSING THE OLD

- Refitting the home like a hospital
- Re-investing in family
- Using rehabilitation facilities
- Relying on government safety nets

### INVESTING IN THE NEW

- Exploring alternative health options

## New Sociability

Depending on family

### BUILDING THE INSTRUMENTAL NETWORK

- Relying on caregivers
- Joining a support network
- Couch surfing

### EXPRESSING RELATIONSHIP

- Accepting support from family
- Finding forms of reciprocity
- Finding meaning in serendipitous relationships

# The Dimensions of Decision Making

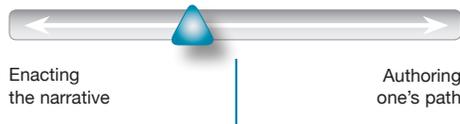
The boomers we talked to helped us discover the key dimensions of the seven big stories that emerge at the intersection of aging, cohort, and period effects. For each story, we found a pair of defining actions—two poles of behavior that turn the stories into scales. We then used these scales to define the action types, each of which represents a unique profile.

## Extended Capacity



For boomers lost in transition, surviving the challenges they have had to face is a major accomplishment. Though they are far from content, they take satisfaction in their ability to keep going in the face of catastrophes, like debilitating illnesses or career-ending injuries. While they may not marshal the resources necessary to create new environments, they've developed the ability to adapt to difficult circumstances.

## Resequencing Life Stages



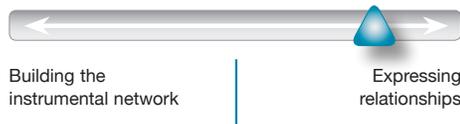
These boomers have been disconnected from narratives that have guided much of their lives. These disjunctions usually come involuntarily and often unexpectedly. Although these boomers have worked to find or invent new paths that are reasonably satisfying and provide them with meaning and security, they have so far been unable to successfully author such new paths.

## Self-Help 2.0



In the face of difficult circumstances, this group of boomers needs to find whatever resources can help them survive. For some, it is a matter of scouring the marketplace for solutions that meet their needs. Others reach out to the wider community for supportive connections. But they all share the realization that resources they counted on may disappear, forcing them to help themselves.

## New Sociability



In times of difficulty, one's immediate family and closest friends may count the most. These core relationships provide the caring that can help those who are lost to keep going. And even those who have not been able to rebuild effective external networks often discover unexpected sources of support in neighbors, caregivers, or others who, like them, are coping with similar problems.

## Re-Institutioning



Even as they search for new paths, these boomers have found ways to use what they already have to keep themselves going. If they have been let down or disconnected from some institutions, they will invest more heavily in those to which they still have access. These surviving institutions are often centered on their homes and families.

## Wealth Generation



Familiar with the negative consequences of risk, these boomers rarely take chances. But even their carefully designed strategies for building happy lives for themselves have too often proved inadequate in the face of the challenges they have encountered. Their faith may be fragile, but it may be all that they have left to provide a sense of hope.

## Global Transparency



They may worry about the state of the world, but with few "extra" resources available to them, the larger world seems distant to these boomers. For those coping with serious health problems, their biggest challenges revolve around getting better, or at least regaining the strength that will allow them to expand their horizons.

# Profiles & Quotations

Each of these profiles describes a person who embodies the Lost in Transition action type. These three personal stories best illustrate the decision-making lens of the action type but are not the only interviewees who shaped the type. The profiles represent actual people and their words, although their names and some details about their lives have been changed to protect their identities.

## Barbara Johnson

**Age: 46**  
**Urban South**

After twenty years of marriage, Barbara Johnson and her husband divorced three years ago—a separation she had been planning for a decade. Shortly after the divorce, which left her with few financial resources, she began to face health problems. Rather than following her doctors' recommendations, she explored a combination of alternative therapies, including meditation and prayer, which she believes helped her regain her health. She currently lives with a boyfriend in his home. For Barbara, financial stability means buying a house and paying bills without having to rely on a roommate or a life partner to make it happen. Although part of her motivation in ending her marriage was to allow her to focus on herself, she feels responsible for helping her mother who is nearing retirement, in poor health, and depends on her for support. She works full time during the week as a business manager and on weekends as a bartender. She is passionate about adult education courses, which is where she learned to be a bartender. She worries about getting older and entering a “downhill slide,” both physically and mentally. She has trouble envisioning an achievable positive future and admits that she feels like she completely lacks direction, but is using the advice of a self-help phenomenon, *The Secret*, to think positively and overcome her grim view of the future.

### On the mystery of the future:

“Once you’ve walked in the fire, you get a little bit less scared ... I think everything is going to change because I feel it coming. I always can feel a change coming to me because it’s like a storm. It broods and it broods, and I’ll wait. And then—wool!—it just happens ... I have no idea where I’m going; I have never felt more lost than I do right now.”

### On the pursuit of happiness:

“My biggest hope that I have learned over the past three years is that I will be happy with me, with just me, every aspect of myself. And if I find something that I’m not happy with, that I can work on it ... I’m always looking for that new something that’s going to make me feel good inside and out.”

### On dreams of family and community:

“I have a really cool bakery or coffee shop, and I live over top of it. I’m making such good money that I can give people lots of stuff for free, like the people who can’t really afford it ... I have two grandchildren, and I have a really cool, old boyfriend, just somebody kind of in the background that’s not too clingy; somebody who is still in good shape, has most of his hair and all of his teeth, and that’s it. That’s all I care about. I just want that sense of family.”

## Theresa Baldwin

**Age: 51**  
**Suburban Northeast**

Theresa Baldwin has spent the last 30 years of her life struggling with chronic illnesses that have made it difficult for her to hold a steady job. She and her female partner moved several times before finally landing where they are now. But due to hospitalization shortly after settling down in the new community, they haven’t had a chance to figure out where they fit in there. Theresa’s severe and interacting health problems have also led to financial problems, specifically debt from two foreclosed mortgages that she and her partner are struggling to pay off. Her most recent attempt at working was unsuccessful. She spends most of her time at home attempting to regain her strength and lose weight. She is coming to terms with the fact that she may never work again, though “she never expected that she would be retired at the age of 51” and doesn’t know when or if her health and financial troubles will allow her to do the things she wants to do and live an active life again. Her outlook on the future is pessimistic at best: she doesn’t know if she’ll be alive in ten years, and is almost certain she won’t live to see the year 2027.

Source: flickr.com/rockygirl05



Source: IFTF



## Roger Jacobson

**Age: 50**  
**Suburban Southwest**

### On the limitations of poor health:

“My body just couldn’t handle the stress of working 40 hours a week. It basically gave out on me, and it gradually kept getting worse and worse and worse and worse until it shot me out of denial and made me realize, ‘You can’t do this anymore’... Eventually I’m going to get my life back... I’m doing everything that I can to try and stay healthy, to have some longevity, if possible. That’s the goal. To try and stay alive as long as possible.”

### On the current phase of life:

“It’s just an adjustment phase for me right now: coming to terms with what my life is right now, and instead of looking at the glass half empty, which I do a lot of the time, I can start looking at the glass as half full and say, ‘Well, I’m 51. I get to be retired. Look at all the things I can do.’ ...I’m actually going to take a class on entering retirement. I’m going to be doing it with people who are a lot older than me, but [the class] discusses all the kinds of different things that happen to people when they retire.”

### On motivation and the lack thereof:

“I just want to get to the point where I want to get up and brush my teeth in the morning, hop in the shower first thing, be excited about the day, and want to hop in the car and take the dogs to the off-leash area ... Do something besides sit in my chair and watch Lifetime movies. And that’s where I’m at. I have no motivation. I’m 16 at heart—well, maybe a little older than that—but I feel like I’m 80 ... Because I spent basically my life sick, and I just wanted what everybody else had. I wanted the white picket fence.”

After 25 years as a fireman, a serious on-the-job accident forced Roger Jacobson to take early retirement at least five years before he planned to retire voluntarily. Since then, he has been dealing with a series of physical, financial, and emotional problems brought on by his injury, his inability to work, the loss of support and companionship of fellow firemen, and a sense of purpose and passion from his job. He acknowledges that all of his passions were related to his work, and, given his current limitations, has not found any real substitutes so far. He appreciates the support he has received from his wife and his community, and has found anti-depressants to be helpful in dealing with his emotional adjustment. Other than opening up time for him to care for his mother during her final days, Roger sees few, if any, positive benefits from the experiences he has gone through. He looks forward to his health gradually improving and to his wife’s retirement, but he is frustrated that there is not much he can do now to better his life.

### On the ups and downs of life:

“I’d say times are a bit depressing. But then, on the other side of the coin, I can also say that being married to the wife I’m married to now—fixing to have our ten-year anniversary—I am so blessed to have the family I have and the wife I have and everything, that I shouldn’t have a gripe in the world. I feel lucky in that regard. It’s quite a roller coaster right now.”

### On losing valuable relationships:

“My relationships with the guys I worked with at the station have really changed. When you eat and sleep and fight fires side by side with somebody and that comes to a screeching halt, your friendships aren’t quite as intact as they used to be, I guess I could say. We used to really feel like a family at the fire station, and it kind of feels like now I’ve been exiled out of a family.”

### On government’s role in life:

“You get so complacent that the government’s telling you to do this and you can’t do that and everything else, that, before you know it, you don’t even realize all the liberties you’ve lost ... I realize that I can only prepare for myself. I only have control over my life—what control over it I do have—but as far as preparing, we’re just trying to get ourselves set financially.”



Source: flickr.com/david reeves

# Decisions in Context

## At a glance

As old strategies prove insufficient for coping with current challenges, boomers who are lost in transition have been unable to control their lives. While they haven't given up the belief that they can right themselves and find sufficient sources of satisfaction, they struggle with envisioning the ideal future and enacting a plan that will bring it to life.

## Work:

### Out of reach

For the most part, these boomers are no longer working. They have either retired—generally or involuntarily—or are currently out of the workforce due to illness or injury. They often look back to their former work lives with some wistfulness; they miss the sense of purpose and social engagement that work provided to them. Even while they attempt to find satisfactory substitutes for these lost values by pursuing less demanding goals or looking to their families, they have not given up completely on regaining the identity provided by their work. Many of them simply don't know how to fill the void.

## Housing:

### A vulnerable refuge

Having been excluded from the workplace, home takes on greater significance to these boomers. Home is now the center of their lives, and their homes may have had to be physically modified to accommodate their needs. But the financial strains imposed by illness and their subsequent inability to earn money have created uncertainty about how they will continue to afford their current homes. In a way, their homes represent their last stands against adversity, and they cannot take for granted the solidity and permanence of these vital environments. As unexpected events have changed their financial stability in the past, so, too, can future events jeopardize their mortgage payments and home ownership status.

## Food:

### Not so simple

Faced with serious, protracted health problems, these boomers have become acutely aware that food is a key element in determining their well-being. Several of them have been forced to follow diets designed to counter medical problems or help them lose weight after periods of involuntary inactivity. At the same time, in lives marked by more than their fair share of adversity, food also provides a source of pleasure and satisfaction. They are not interested in eating healthy to achieve the ideal body; diet and nutrition are instead a way to get as close to healthy as their conditions and physical circumstances will allow.

## Finances:

### Downsizing and managing debt

Given their diminished earning capacity, boomers lost in transition have tried everything they can think of to control their finances. They have downsized their lifestyles, often abruptly, and yet have not managed to evade the burden of debt incurred from unexpected expenses—including high medical bills—and prolonged unemployment. Even when they've managed to accumulate some savings, they have often found that savings insufficient to insulate them from the ravages of adversity. They aren't out to get rich; achieving financial stability is goal enough. But it seems like every time they feel they've gotten ahead, life throws another finance-draining curve ball their way, and they must start over.

## Health:

### An elusive goal

To regain their former vitality, to live without pain and weakness, to be able to get up in the morning and anticipate a full day of activities—all of these seemingly simple goals have proved difficult, if not impossible, for this group to attain. Not surprisingly, these boomers are preoccupied by their health. They have spent more time than they ever imagined within the healthcare system, have faithfully followed prescriptions, and yet have not been able to get their health back on track. Some have come to accept that they will probably live the rest of their lives limited by their sub-par health, but they do not accept that this means they have to give up on enjoying life. With perseverance and a little luck, they hope they can still achieve a decent quality of life.